



Welcome to Opus Bank Personal Online Banking User Guide

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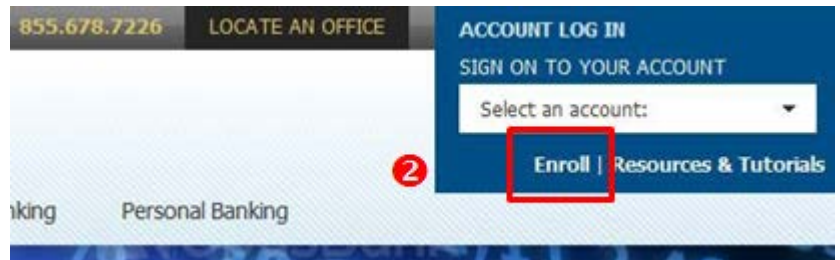
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How to Access Online Banking

1. Go to:
www.opusbank.com



2. Click "Enroll"



3. Select "Click Here To Enroll Online"



Completing Your Personal Information

1. Select "Account Type" from the drop down list
2. Input in your full Account Number
3. Input your First Name
4. Input your Last Name
5. Input your Date of Birth (formatted as MM/DD/YYYY)
6. Input your full Social Security Number (no dashes)
7. Confirm your last four digits of your Social Security Number
8. Input your living address; which includes the Street, City, State and Zip Code.
9. After you have accessed and reviewed the "Terms and Conditions" section, click "Submit" to continue



First Time Login

Welcome to Personal Online Banking! Enter your information below to get started.

First Time User Authentication

* Account Type: **1**

* Account Number: **2**

* First Name: **3**

* Last Name: **4**

* Date of Birth **5**
(example 05/10/1990):

* Social Security Number **6**
(no dashes):

* Confirm last four digits of SSN : **7**

* Address: **8**

* City:

* State:

* Zip Code:

[Click Here to Review the Terms and Conditions](#)

* Indicates Required Field

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Validate and Create Online ID

1. All first time online users will need to accurately answer security questions related to their identity. The below questions are strictly sample questions. Users will be required to correctly answer at least two out of three questions to proceed.

Once you have answered the questions, click “Submit” to continue.

2. After correctly answering the security questions, you will need to input a:

1. *New Access ID*
2. *New Password*
3. *Confirm the New Password*

Then click “Submit” to finish.

SAMPLE VERIFICATION QUESTIONS

First Time User Authentication
Please answer the following questions to authenticate your identity.

Which of the following CITIES have you PREVIOUSLY OR CURRENTLY used as your address?

Which of the following STREETS have you PREVIOUSLY or CURRENTLY used as your address?

Which of the following PEOPLE have resided with you or used the same address as you?

Enter a New Access ID and Password. These Will be Used for All Future Access.

Change Access ID

New Access ID: 1

New Password: 2

Confirm New Password: 3

Access ID must be at least 6 characters. Passwords must be 8 – 16 characters, a combination of numbers and letters, containing at least one number and one lowercase and one uppercase letter. Remember that your password is case sensitive.

Set Security Data

1. Enter and Confirm E-mail Address
2. Select and Answer Challenge Questions
3. Select if logging in from a “personal” or “public” computer
4. Click Submit

Contact Information

Enter E-mail Address: 1

Confirm E-mail Address:

Challenge Questions and Answers

Challenge Question 1: What is your mother's date of birth? 2

Challenge Question 2: What is your maternal grandfather's first name?

Challenge Question 3: What is your paternal grandmother's first name?

Select One of the Following Options: This is a personal computer. Register it. 3
 This is a public computer. Do not register it.

All Fields are Required and may Only Contain A through Z and 0 through 9

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Accepting Our Terms and Conditions

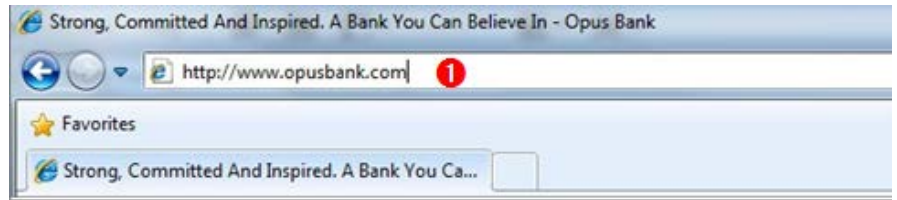
1. Read and Review Terms and Conditions
2. Click Accept to Proceed with enrollment

eStatement Enrollment

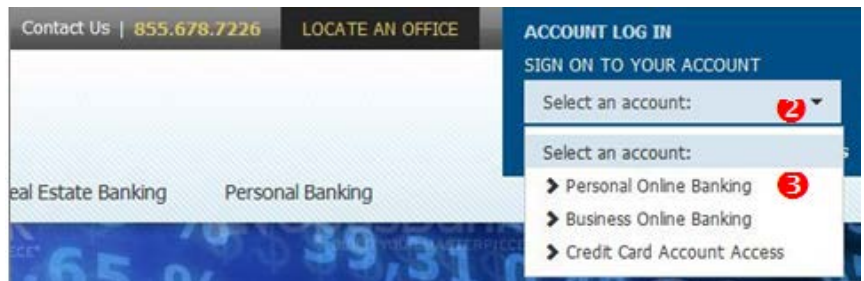
1. Check box(es) to select Accounts to enroll
2. Select if you want to receive eStatement notifications
3. Enter E-mail Address
4. Check box to Accept Terms and Conditions
5. Click Accept

User Login

- 1 Go to:
www.opusbank.com

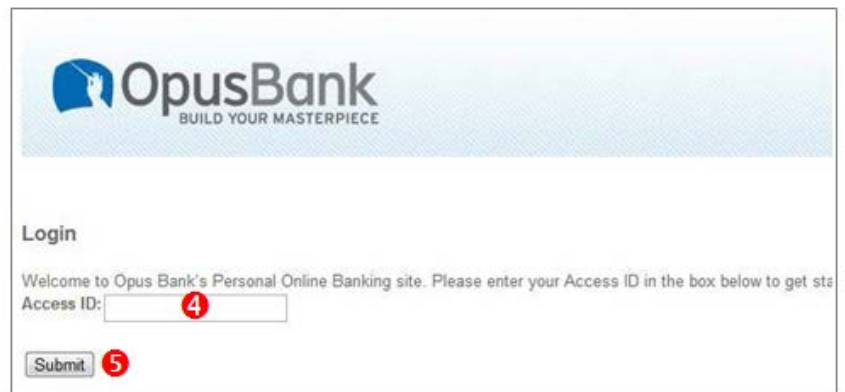


- 2 Select the dropdown
Under "Account Log In"
- 3 Select "Personal
Online Banking"



- 4 Enter
Access ID/Username
(Case Sensitive)

- 5 Click Submit



- 6 Enter Password

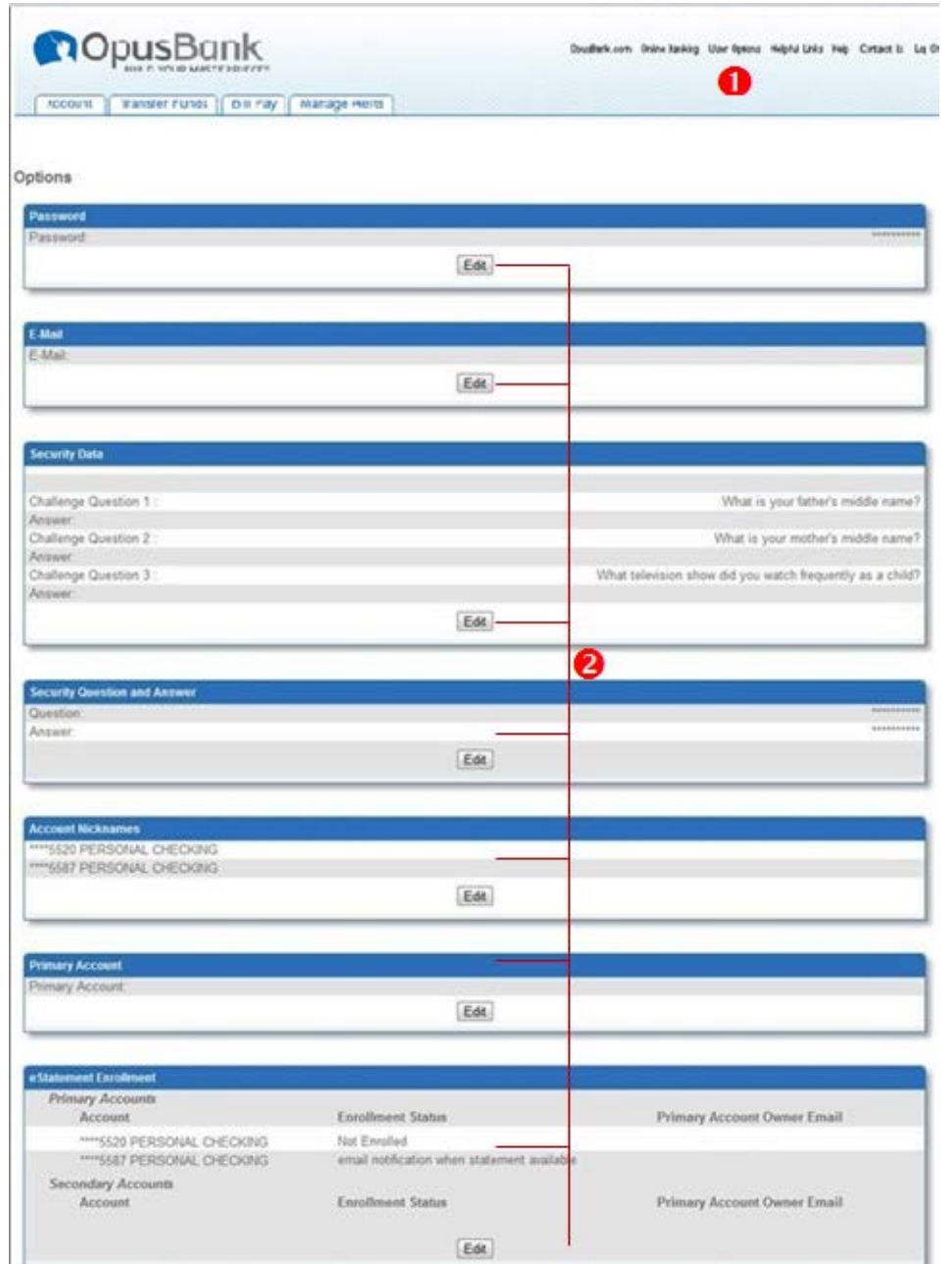
- 7 Click Submit



User Options

Access User Options Page

- ❶ Click User Options to Display List of Available Options
- ❷ Click Edit to Select Desired Option



OpusBank
BANK OF THE MOUNTAIN STATES

[ACCOUNTS](#)
[TRANSFER FUNDS](#)
[BILL PAY](#)
[MANAGE HEIRS](#)

[Doublerk.com](#)
[Online Banking](#)
[User Options](#)
[Helpful Links](#)
[Help](#)
[Contact Us](#)
[Log Out](#)

Options

Password
Password:

E-Mail
E-Mail:

Security Data
 Challenge Question 1: What is your father's middle name?
 Answer:
 Challenge Question 2: What is your mother's middle name?
 Answer:
 Challenge Question 3: What television show did you watch frequently as a child?
 Answer:

Security Question and Answer
 Question:
 Answer:

Account Nicknames
 ****5520 PERSONAL CHECKING
 ****5587 PERSONAL CHECKING


Primary Account
 Primary Account:

Statement Enrollment

Primary Accounts Account	Enrollment Status	Primary Account Owner Email
****5520 PERSONAL CHECKING	Not Enrolled	Primary Account Owner Email
****5587 PERSONAL CHECKING	email notification when statement available	
Secondary Accounts Account	Enrollment Status	Primary Account Owner Email

Change Password

- ❶ Enter Current Password
- ❷ Enter New Password
- ❸ Confirm New Password
- ❹ Click Submit



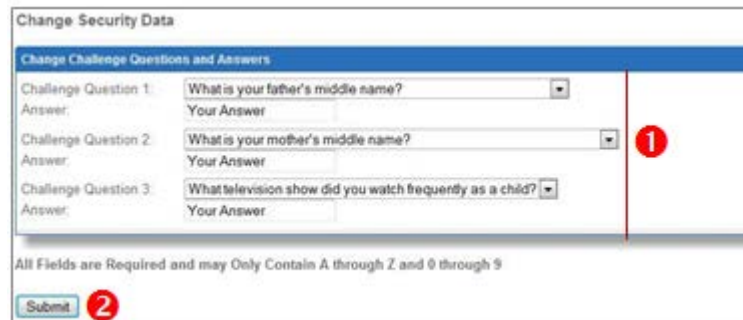
Change E-mail

- ❶ Enter New E-mail
- ❷ Confirm New E-mail
- ❸ Click Submit



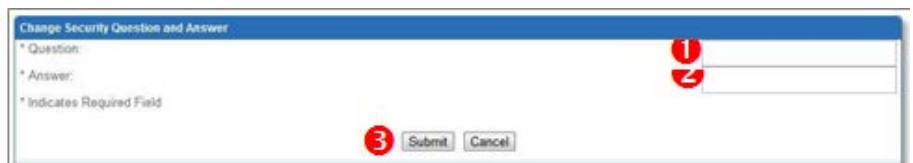
Change Challenge Questions

- ❶ Select and Answer Challenge Questions
- ❷ Click Submit



Change Security Question & Answer

- ❶ Enter Security Question
- ❷ Enter Answer
- ❸ Click Submit



Change Account Nicknames

- 1 Select Account
- 2 Enter Nickname
- 3 Click Submit



Select	Account	Nickname
<input checked="" type="checkbox"/>	****5520 PERSONAL CHECKING	
<input type="checkbox"/>	****5587 PERSONAL CHECKING	

Submit Cancel

Set Primary Account

- 1 Select Account
- 2 Click Submit

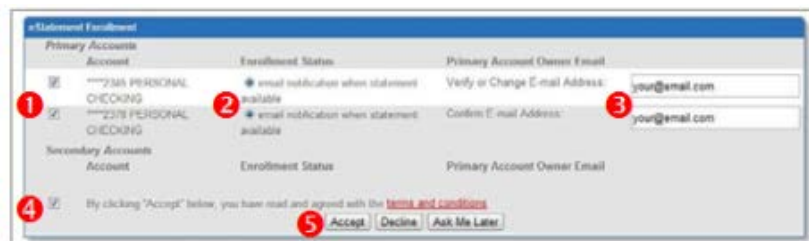


Select	Account
<input checked="" type="radio"/>	****5520 PERSONAL CHECKING
<input type="radio"/>	****5587 PERSONAL CHECKING

Submit Cancel

Enroll in eStatements

- 1 Check box(es) to select Accounts to enroll
- 2 Select if you want to receive eStatement notifications
- 3 Enter E-mail Address
- 4 Check box to Accept Terms and Conditions
- 5 Click Accept



Account	Enrollment Status	Primary Account Owner Email
****7385 PERSONAL CHECKING	<input checked="" type="checkbox"/> email notification when statement available	Verify or Change E-mail Address: your@email.com
****2378 PERSONAL CHECKING	<input checked="" type="checkbox"/> email notification when statement available	Confirm E-mail Address: your@email.com

By clicking "Accept" below, you have read and agreed with the [Terms and Conditions](#)

Accept Decline Ask Me Later

Account Inquiry

Account Balances

- 1 Mouse over Account
- 2 Click on Account Balances



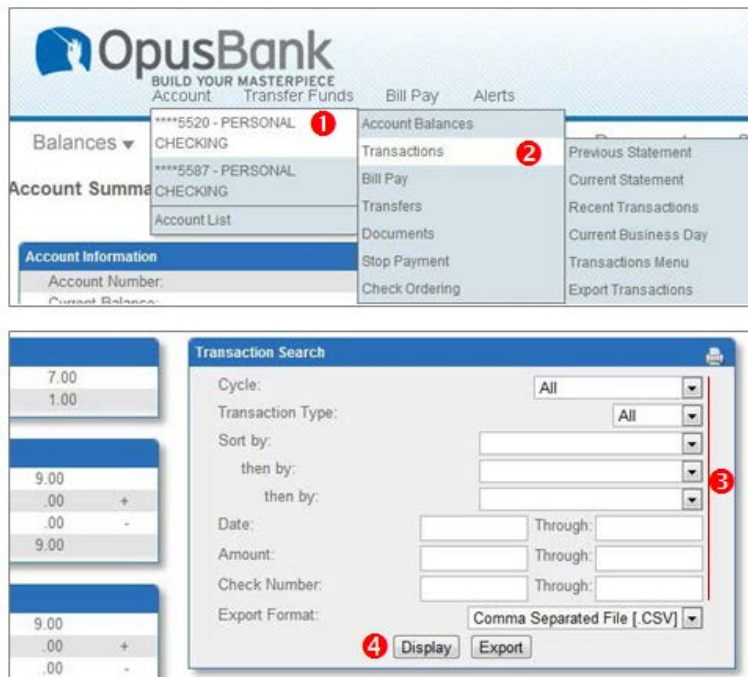
Transaction History

- 1 Mouse over Account
- 2 Mouse over Transactions
- 3 Click on desired Transactions option



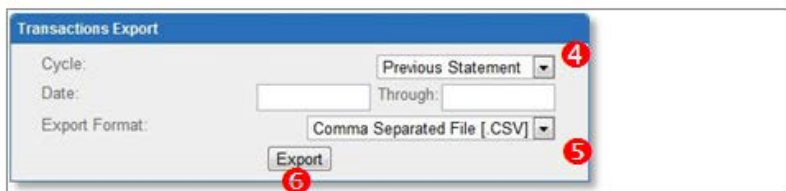
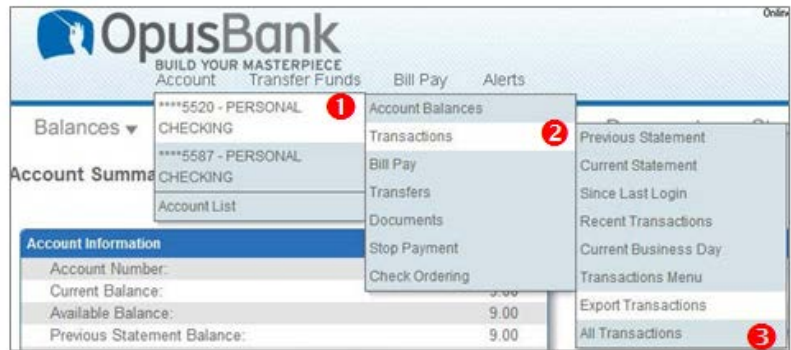
Search Transactions

- 1 Mouse over Account
- 2 Click Transactions
- 3 Select/Enter Search Criteria
- 4 Click Display



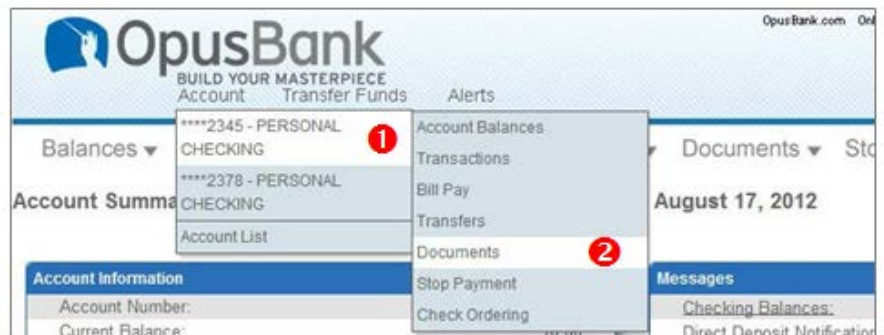
Export Transactions

- ❶ Mouse over Account
- ❷ Mouse over Transactions
- ❸ Click Export Transactions
- ❹ Select Cycle or Enter Date Range
- ❺ Select Export Format
- ❻ Click Export



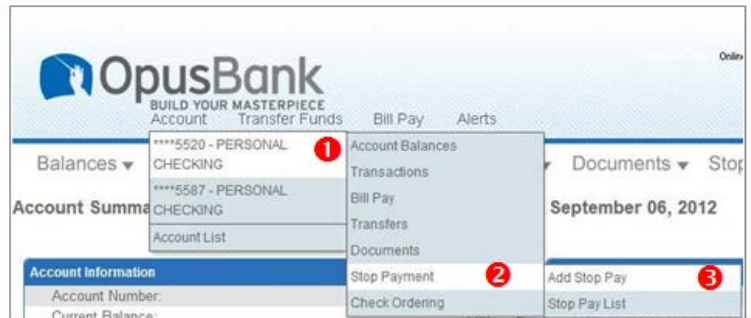
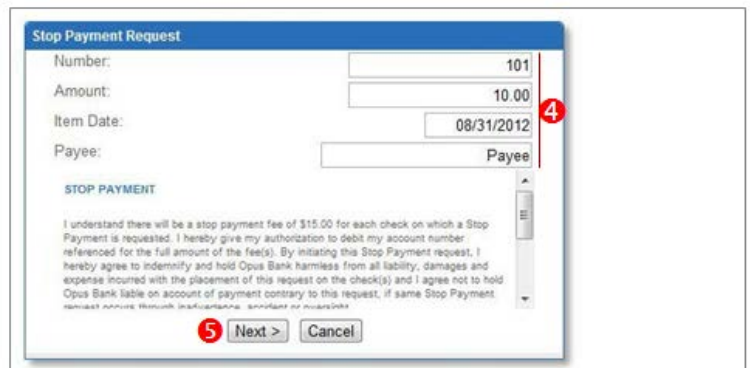
View Statements

- ❶ Mouse over Account
- ❷ Click Documents
- ❸ Select Account
- ❹ Select Document Type
- ❺ Select Date Range
- ❻ Click Submit

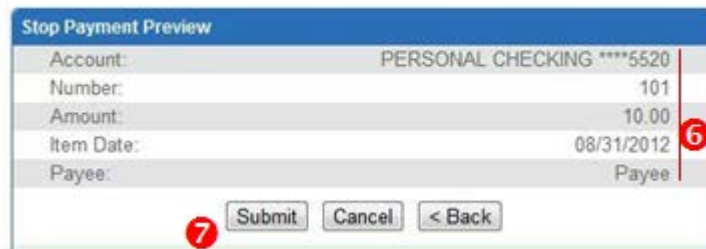


New Stop Payments

- 1 Mouse over Account
- 2 Mouse over Stop Payment
- 3 Click Add Stop Pay
- 4 Enter Stop Payment Information
- 5 Click Next
- 6 Review Stop Payment Information
- 7 Click Submit

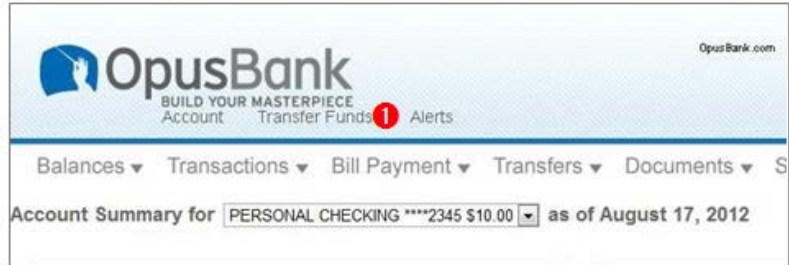



Stop Payment Preview



Transfer Funds

1 Click Transfer Funds



OpusBank BUILD YOUR MASTERPIECE Account Transfer Funds Alerts

Balances ▾ Transactions ▾ Bill Payment ▾ Transfers ▾ Documents ▾ S

Account Summary for PERSONAL CHECKING ****2345 \$10.00 ▾ as of August 17, 2012

2 Select Transfer From

3 Enter Transfer Amount

4 Click Next



Express Transfer on PERSONAL CHECKING ****2345 as of August 17, 2012

Transfer From:

Number	Account	Current Balance	Transfer Amount
****2345	PERSONAL CHECKING	10.00	0.00

Transfer To:

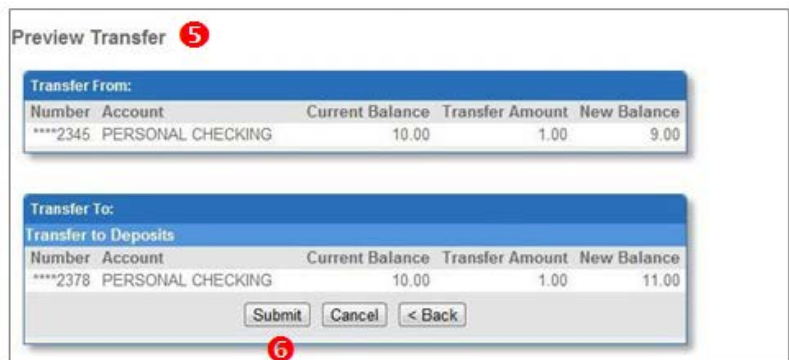
Transfer to Deposits

Number	Account	Current Balance	Transfer Amount
****2378	PERSONAL CHECKING	10.00	

Next >

5 Verify transfer information

6 Click Submit



Preview Transfer

Transfer From:

Number	Account	Current Balance	Transfer Amount	New Balance
****2345	PERSONAL CHECKING	10.00	1.00	9.00

Transfer To:

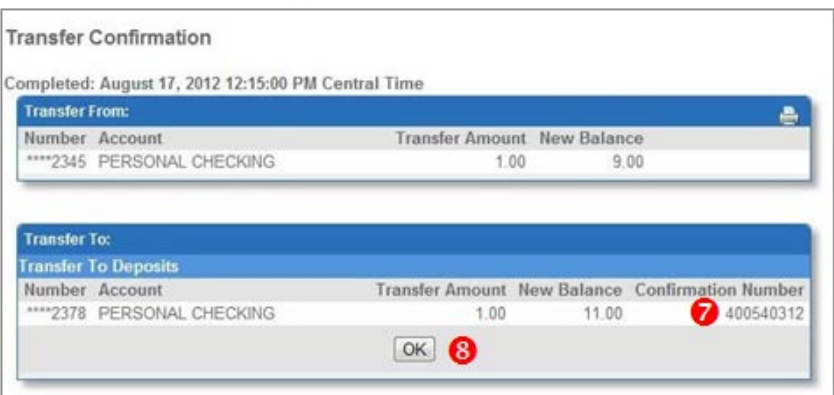
Transfer to Deposits

Number	Account	Current Balance	Transfer Amount	New Balance
****2378	PERSONAL CHECKING	10.00	1.00	11.00

Submit Cancel < Back

7 Confirmation Number will be displayed

8 Click OK



Transfer Confirmation

Completed: August 17, 2012 12:15:00 PM Central Time

Transfer From:

Number	Account	Transfer Amount	New Balance
****2345	PERSONAL CHECKING	1.00	9.00

Transfer To:

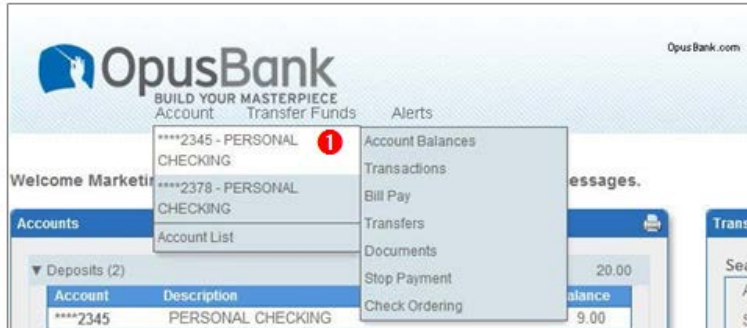
Transfer To Deposits

Number	Account	Transfer Amount	New Balance	Confirmation Number
****2378	PERSONAL CHECKING	1.00	11.00	400540312

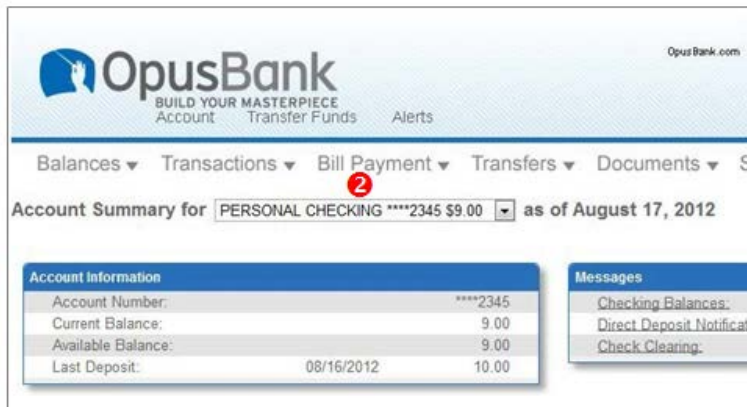
OK

Accessing Bill Payment

1 Click on Account



2 Click Bill Payment



3 Get Started screen will be displayed



To download the complete Bill Pay User Guide

[Click Here.](#)